



PATENT / DOCKET NO.: 11857.68
CUSTOMER NO. 000027683

COMBINED DECLARATION AND POWER OF ATTORNEY

As below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names;

We believe we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD FOR ESTABLISHING RATES FOR A PROPERTY INSURANCE POLICY

the specification of which: (check one)

XX is attached hereto.

_____ was filed on _____
under Attorney's Docket Number _____
as Application Serial No. _____
and was amended on _____ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below.

60/406,248
(Application Number)

August 27, 2002
(Filing Date)

We hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign applications for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Claimed

POWER OF ATTORNEY: As a named inventor, we hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Jeffrey M. Becker	Reg. No. 35,442	Gloria Norberg	Reg. No. 36,706
James R. Bell	Reg. No. 26,528	Warren B. Kice	Reg. No. 22,732
John W. Montgomery	Reg. No. 31,124	Andrew S. Ehmke	Reg. No. 50,271
Randall E. Colson	Reg. No. 40,566	J. Andrew Lowes	Reg. No. 40,706
Michael A. Davis, Jr.	Reg. No. 35,488	Todd Mattingly	Reg. No. 40,298
Randall C. Brown	Reg. No. 31,213	David L. McCombs	Reg. No. 32,271
Timothy Bliss	Reg. No. 50,925	David M. O'Dell	Reg. No. 42,044
Richard V. Wells	Reg. No. 53,757	Bill R. Naifeh	Reg. No. 44,962
Julie Nickols	Reg. No. 50,826	Rita M. Irani	Reg. No. 31,028
Ziad N. Zarka	Reg. No. 48,195		

Send correspondence to James R. Bell, Haynes and Boone, L.L.P., 901 Main Street, Suite 3100, Dallas, Texas 75202-3789 and direct all telephone calls to 512/867-8407.

FULL NAME OF INVENTOR: Jerromy Laverne Johnson

INVENTOR'S SIGNATURE: Jerromy L Johnson DATED: 8-27-03

RESIDENCE: 1219 Durbin Way, San Antonio, Texas 78258

CITIZENSHIP: United States of America

POST OFFICE ADDRESS: 1219 Durbin Way, San Antonio, Texas 78258

FULL NAME OF INVENTOR: Deborah Murphy

INVENTOR'S SIGNATURE: 

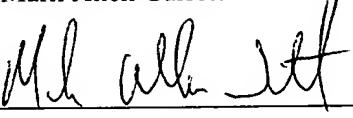
DATED: 8/27/03

RESIDENCE: 1734 Aspen Ridge, San Antonio, Texas 78248

CITIZENSHIP: United States of America

POST OFFICE ADDRESS: 1734 Aspen Ridge, San Antonio, Texas 78248

FULL NAME OF INVENTOR: Mark Allen Garrett

INVENTOR'S SIGNATURE: 

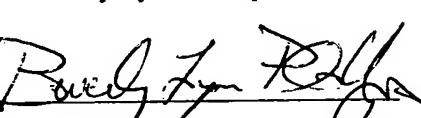
DATED: 8/27/03

RESIDENCE: 32853 Monica View Dr, Bulverde, Texas 78163

CITIZENSHIP: United States of America

POST OFFICE ADDRESS: 32853 Monica View Dr, Bulverde, Texas 78163

FULL NAME OF INVENTOR: Beverly Lynn Phillips

INVENTOR'S SIGNATURE: 

DATED: 8-26-03

RESIDENCE: 107 Ridgehaven Place, San Antonio, Texas 78209

CITIZENSHIP: United States of America

POST OFFICE ADDRESS: 107 Ridgehaven Place, San Antonio, Texas 78209
